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TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	09/802,701	
	Filing Date	March 9, 2001	
	First Named Inventor	David GREENE et al.	
	Art Unit	3624	
	Examiner Name	G.R. Akers	
Total Number of Pages in This Submission	4	Attorney Docket Number	1991-00100

ENCLOSURES (Check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Amendment/Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/Incomplete Application <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation <input type="checkbox"/> Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____	<input type="checkbox"/> After Allowance communication to Technology Center (TC) <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): Acknowledgement Postcard
Remarks		

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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
Firm or Individual name	Daniel J. Krueger, Reg. No. 42,771 CONLEY ROSE, P.C.
Signature	
Date	March 10, 2004

CERTIFICATE OF TRANSMISSION/MAILING	
I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below.	
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

#7
3/11/04

Inventor Application of:	§	Confirmation No.: 6900
David GREENE	§	
Dennis MIERZWA	§	Group Art Unit: 3624
Ayman ABUKHATER	§	
Michael SIEVERT	§	Examiner: Geoffrey R. Akers
	§	
Serial No.: 09/802,701	§	Atty. Dkt. No: 1991-00100
	§	
Filed: March 9, 2001	§	
	§	
For: Online Trading System Having	§	
Real-Time Account Opening	§	

RESPONSE TO OFFICE ACTION OF DECEMBER 10, 2003

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 23313-1450

March 10, 2004

Dear Sir:

This paper is submitted in response to the above-named office action to further highlight why the application is in condition for allowance.

Status of the Claims

Claims 1-18 are pending.

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Rejections under 35 USC § 103

Claims 1-18 stand rejected under 35 USC § 103 as being unpatentable over U.S. Patent No. 6,226,623 ("Schein") in view of U.S. Patent No. 5,866,889 ("Weiss"). The standard for a rejection under 35 USC § 103 is prima facie obviousness. As recited by the MPEP § 2142:

To establish a prima facie case of obviousness, three basic criteria must be met. First, there must be some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. Second, there must be a reasonable expectation of success. Finally, the prior art reference (or references when combined) must teach or suggest all the claim limitations. (Emphasis added.)

Applicants respectfully traverse the rejection of claims 1-18 because the cited references fail to teach or suggest all claim limitations.